

## Quick Reference Guide

### Contributions

Age of member	Concessional?	Non-concessional?
Under 18	No: unless employment or business income	Yes: \$150,000 pa, bring forward allowed
Between 18 and 50	Yes: limited to \$50,000 pa	Yes: \$150,000 pa, bring forward allowed
Between 50 and 65	Yes: limited to \$100,000 pa	Yes: \$150,000 pa, bring forward allowed
Between 65 and 75	If work test not met: No	If work test not met: No
	If work test met: Yes limited to \$100,000 pa	If work test met: Yes, limited to \$150,000 pa
Over age 75	No	No

### Accessing benefits

Age of member	Tax?	Pension?	Lump sum?
Between preservation age and 60	Yes	If met condition of release – minimum withdrawal 4%, no maximum	If met condition of release – yes, no limit on withdrawal
		If no condition of release met – minimum withdrawal 4%, maximum withdrawal 10%	If no condition of release met – no lump sum withdrawal available
Between 60 and 65	No	If met condition of release – minimum withdrawal 4%, no maximum	If met condition of release – yes, no limit on withdrawal
		If no condition of release met – minimum withdrawal 4%, maximum withdrawal 10%	If no condition of release met – no lump sum withdrawal available
Above age 65	No	Yes – minimum limit 5%, no maximum	Yes – no restrictions

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